I applaud the FTC's attempt to clean up fraudulent home based businesses. I believe this rule, as written, will impede my legitimate business from growing. It should be revised to create a level playing field by requiring clear standardized income disclosures that are based on all direct sellers. I believe there should be a cancellation policy within a reasonable time frame, say 30 days. It should not require a 7 day waiting period, this will seriously slow the growth of my business. We frequently have prospective IBO's invite friends to a meeting, when they decide they want to get started, both will have to wait. Time cost them money. You don't require a 7 day waiting period when an individual invests thousands into the stock market. The Stock market is a higher risk investment than investing a few hundred dollars in your own business. I believe requiring a list of IBO references violates our cross-lining rules. We give a list of legitimate sources to check out our business, including FTC.org, BBB, Dunn and Bradstreet etc. We overwhelm prospective IBO's with piles of paper work over such a small investment. You have to ask yourselves are these rules really helping people make an educated decision or are they going to discourage them from demonstrating their entrepreneurial spirit. I also believe requiring that disclosure of past litigation is a violation of our privacy. What does a past divorce or old bankruptcy have any bearing on my right (and their's) to build a business -today. I believe we supply plenty of financial disclosures to prospective IBO's without exposing our financial records. Their individual success is based on their performance in the future and what they can achieve. The success of a new IBO depends on their performance because our business plan is set up to reward those who achieve. These proposed rule changes will inhibit the growth of my legitimate business. My family will suffer irreparable damage to our family business, which represents our retirement and our children and grandchildren's inheritance. Please don't crush the Free Enterprise movement that this country was built on. Please revise your proposed rule changes. Thanks you for your time and consideration.